

learned to write; their hands have never been cramped into round text. In other cases they have shaken off the bondage, as you and I must do if we want to put life into our drawing. We cannot begin at once by dashing and scrawling away, on the supposition that *any* rapid work, with hands such as we have, will produce infinite curves unerringly, and natural gradations. We must learn command of our material; we must train our eyes and we must accustom our hands first, at all costs, with labour and pains perhaps, to be faithful and true; and then one day we may hope to meet with the reward of our labours in living creations of vital art.

Of *Principality* we have spoken in a previous paper (No. 4)—how that you must have one chief thing in your picture, to which the rest is subordinate. We called it then the chief law, because if it be remembered the others suggest themselves without ado. Only be certain what you want to show as principal subject, and contrast and symmetry come without calling; unity is, though not the same thing, akin to principality; variety cries out for it, so that the eye may not wander about the picture seeking in vain for a resting-place.

In finding that resting-place you find *Repose*. Artistic repose, the repose of a good composition, does not mean inertia, or the representation of people doing nothing; of lakes stagnant, and skies vacant. It means the satisfaction felt by the eye when it no longer roams about the picture unattracted by one thing more than another, when it no longer craves a light here and a dark there, a form more or less; because the whole arrangement is now in equilibrium—force balanced against force, and weight against weight; the details, various though they seemed, now united under a common headship. And to the whole, the expression of Infinity has given life. At last the labour of art ceases, for the work of art is done, and the test and token of its completion is *Repose*.

WILD OATS.

BY AN OLD WOMAN.

Now that the early mental training of our children is beginning to be developed into a science, it would seem that some special teaching about the right use of money might well take a prominent place as one of the branches of this higher education.

It is the children who will be eventually the inheritors of a good income who chiefly seem to be in need of this teaching. The children of the poor find it for themselves in the pressure of life, in the carrying home of the wage, at the poor board, where they learn that a hot dinner is too costly a treat for every day, and by the ragged garment, which must be worn, and mended, and worn again until the wearer can, by the sweat of his brow, earn enough to buy a new one. Thus the poor boy or girl can never grow up without some practical knowledge of the value of money, to an extent measured by their possession of it. But the sons and daughters of the rich cannot attain this knowledge unless it be educationally—may we say artificially?—provided for them. And yet how much greater is the responsibility in this latter case, when the inherited fortune is flung into the lap of the grown-up child to play with at his own sweet will!

Ismar Thiusen, in his "Looking Forward," has told us of an ideal state of society in which it was illegal for any person to inherit a larger sum than 20,000 dollars, this being considered sufficient for the comfortable maintenance of one individual; and whatever he desired more than this was to be produced by his own labour, otherwise it would be considered pernicious to him, and therefore perhaps to the State. Thus there were no rich idlers in that community.

But with us the largest fortune can be inherited by a single man or woman, however incapable or unworthy. It may come from a concourse of circumstances, or it may come from a

parent's toil; in either case it happens often enough that the possessor thinks of it only as "his own, to do as he likes with." These inheritors find the world only too ready to agree with them in this view, and to welcome their first step on to the slippery platform of wealth with every possible temptation and allurements; and the grown-up child, all ignorant of the qualities of what he holds, save for the dazzle of the bright thing that surrounds him with its rays, either grasps it too tightly or else lets it go. Alas! in the cases of many of our sons, are not the newspapers constantly telling us how?

It may well be that such great mistakes as these are the exception rather than the rule; but even if we put aside the more remarkable instances of incapacity or vice, and if we take notice of what is going on every day in the sowing of lesser crops of wild oats, and seek for causes further back than the immediate one of too much wealth to the individual, what do we find? What is the first growth in the child's mind with regard to the possession of the coin? What education are we giving our little ones as to the right use of that which they are yet being brought up to look upon as chiefly influencing their position in life?

It may be taken for granted that the broader truths of morality are put before them as generalities, and as part of the religious education of their cultured homes; and public spirit at school will impress upon the boy that he should be generous and ready to win popularity by spending his pocket-money freely in "tuck," or whatever the newest name for that commodity may be, for the benefit of his fellows. The girl, too, will of course have been taught as much as he, and on the same lines; she will have learned to make presents to her friends and relations, especially upon birthdays; and she will put a small coin into the bag at church; for neither of which acts of virtue will she ever be suffered to feel the slightest inconvenience; and she will keep the rest of her pocket-money for such girlish fancies as will by-and-by culminate in the milliner's bill. It may be granted, too, that both brother and sister, being born in affluent circumstances and also being kindly disposed, look forward with feelings of pleasure to that far-off future when they shall be able to give away to the needy such crumbs of their wealth as they will never miss. Even so. And where is the education, if this be all?

How do we begin? The first possession is perhaps a penny, or a bright new sixpence. The child's first idea of its use is, of course, to spend it—for a treat—for himself. Shall it be sweets or a new toy? He has plenty of sweets already, and the nursery is full of toys. Good dinners, good clothes, and all else come naturally, and are not even interesting, considered as possessions. Even the Christmas pantomime is already provided for; no need to consider how. But he has a sixpence to spend, and he must spend it directly on whatever he would like best for his *very own self*. And he entreats to be taken to a sweet-shop and a toy-shop that he may seek for a wish to gratify.

All this seems harmless enough and natural enough, being the custom of every day; and it might be harmless if it went no further. But when the child's sixpence becomes the school-boy or schoolgirl's tip, and when this becomes the young man's allowance for Cambridge, or the army, large "as in proportion to his father's means and what he will have by-and-by, you see," or the daughter's allowance for dress, "very ample because she goes out so much, you know"—then, if the same principle is carried out with which the child was allowed to start from the beginning, there would seem to be an utter blank where cultivated judgment with regard to expenditure should already exist.

Papa is bothered by the long bills for all sorts of useless frivolities which his son has incurred, while his daughter, with wardrobe all unmended and untidy in the approved modern style, is telling her feminine confidante, with a giggle, that she really must have another new bonnet, and that she is already in debt to her dressmaker; or, if she be a learned young lady, she will go without the new bonnet, even when it is wanted, but will perhaps pride herself upon never being able to keep accounts. "Oh, they will learn in time!" is the old cry. It is one of the instances in which we are content to let our children educate themselves.

Happily some of them do educate themselves, and without much floundering or folly, and grow up generous, clever, thrifty men and women. All honour to them. But there are also many who from natural inaptness fail to learn, and some who only arrive at the cost of a bitter experience, awaking, conscious-stricken and too late, to the hearing of those agonising words, "Thou shalt be no longer steward."

It is to be acknowledged that there is a danger in too much thought about expenditure in early life, when the love of pleasure is at the keenest, and when generosity has not been tempered by experience; such a quality is likely enough in later years to develop into parsimony. But this is only analogous to the natural growth and change of every other quality of human nature; and parsimony, quite as much as the opposite tendency, demands the early training for which we are pleading—the training which should guide the possessor to the nobler way of laying out with judgment and generosity.

The relative value of money, or rather of that which money can purchase, is one of the most difficult questions with which any mind, young or old, can exercise itself. Perhaps there is not one of us whose cash account could bear the full light of criticism if measured against the just claims upon us for our benevolence, our pleasures, and our personal needs. Even so; with our own faults lying at our doors—alas, for them!—we yet know what we would have our children to be; and we remember, too, what follies we committed ere we arrived at even our present pitch of judgment.

Would it not be practicable to arrange a system whereby we could cultivate the ground for our little ones, and thus spare them the painful necessity of beginning to farm their estate by sowing a useless crop of wild oats?

The following suggestions are given, as suggestions only, in the hope that some reader may take up the subject and work it out in detail, with a few rules for the benefit of those who feel the need of such a plan of teaching.

It would seem that the spending of the first money ought to be as much under parental guidance as the reading of the first book, the writing of the first letter—we had almost said the saying of the first prayer. Surely it would be as easy a task to put before a child's loving frank little mind its duty towards God and its fellows in this as it is in all other matters. Even with the first sixpence the ancient and hallowed idea of the tithe might be taught and enforced. After that, the pleasure of giving—not to someone who has more than enough already, and who could make no use of the childish gift—but to some one who has not—some poorer child, perhaps, or little invalid. Thus unselfish thoughts would be cultivated, until the young

giver would not feel happy with his sixpence until he had thus shared it, keeping a part only for his own amusement.

Then by degrees it would be possible to train the childish mind to manage—under guidance as before, of course—a little allowance, out of which certain things would have to be provided—pencils perhaps, bootlaces, or any such trifle subject to daily use and destruction, and of which mother would keep a little store by her always ready for the purchaser. With facility in writing should come an account book for the entry of every item, and correct adding up of the whole. By-and-by the allowance might be increased sufficiently to cover more important purchases, as stationery, or handkerchiefs; ever keeping before the child's thoughts the responsibility of his little purse, and before all things teaching him to look upon the neglect of even the smallest debt as a thing to be shrunk from as he would shrink from falsehood or theft.

The child would thus learn that his money ought always to be so managed as to obtain the greatest amount of benevolence and usefulness—as a stewardship, not as a toy wherewith to buy other toys; and yet this need not be incompatible with sundry indulgences for himself obtained with such part of it as he has learned to feel justified in setting aside for the purpose. The teaching would, at the same time, gradually lead up to the purchase and management of clothing, a matter about which we well know that boys and girls are, under the present system, apt to get sadly astray.

We hope we have made it clear that these thoughts are not written with the idea of teaching thrift, as thrift alone—a quality which, however valuable in itself, is yet compatible with a low and sordid view of life—but with the desire to arrive at the ideas of others as to how far the higher responsibility with regard to money and all it brings can be brought to the minds of children, and so grow with their growth and bear good fruit.